

United States Bankruptcy Court Northern District of Illinois						Voluntary Petition											
Name of Debtor (if individual, enter Last, First, Middle): Keener, Frank S.				Name of Joint Debtor (Spouse) (Last, First, Middle): Keener, Karen A.													
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): None				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): None													
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 2196				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 7426													
Street Address of Debtor (No. and Street, City, and State) 39657 Beck Raod Lake Villa, IL				Street Address of Joint Debtor (No. and Street, City, and State) 39657 Beck Raod Lake Villa, IL													
ZIPCODE 60046				ZIPCODE 60046													
County of Residence or of the Principal Place of Business: Lake				County of Residence or of the Principal Place of Business: Lake													
Mailing Address of Debtor (if different from street address):				Mailing Address of Joint Debtor (if different from street address):													
ZIPCODE				ZIPCODE													
Location of Principal Assets of Business Debtor (if different from street address above):						ZIPCODE											
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) _____		Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other _____ Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code)		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) Debts are primarily consumer <input type="checkbox"/> debts, defined in 11 U.S.C. §101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts													
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Check one box: Chapter 11 Debtors <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D) <input type="checkbox"/> Debtor is not a small business as defined in 11 U.S.C. § 101(51D) Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000 Check all applicable boxes <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes, in accordance with 11 U.S.C. § 1126(b).													
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY											
Estimated Number of Creditors <table style="width:100%; border: none;"><tr><td><input type="checkbox"/> 1-49</td><td><input type="checkbox"/> 50-99</td><td><input checked="" type="checkbox"/> 100-199</td><td><input type="checkbox"/> 200-999</td><td><input type="checkbox"/> 1000-5000</td><td><input type="checkbox"/> 5,001-10,000</td><td><input type="checkbox"/> 10,001-25,000</td><td><input type="checkbox"/> 25,001-50,000</td><td><input type="checkbox"/> 50,001-100,000</td><td><input type="checkbox"/> Over 100,000</td></tr></table>								<input type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input checked="" type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1000-5000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> Over 100,000
<input type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input checked="" type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1000-5000	<input type="checkbox"/> 5,001-10,000			<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> Over 100,000						
Estimated Assets <table style="width:100%; border: none;"><tr><td><input type="checkbox"/> \$0 to \$50,000</td><td><input type="checkbox"/> \$50,001 to \$100,000</td><td><input type="checkbox"/> \$100,001 to \$500,000</td><td><input checked="" type="checkbox"/> \$500,001 to \$1 million</td><td><input type="checkbox"/> \$1,000,001 to \$10 million</td><td><input type="checkbox"/> \$10,000,001 to \$50 million</td><td><input type="checkbox"/> \$50,000,001 to \$100 million</td><td><input type="checkbox"/> \$100,000,001 to \$500 million</td><td><input type="checkbox"/> \$500,000,001 to \$1 billion</td><td><input type="checkbox"/> More than \$1 billion</td></tr></table>								<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input checked="" type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input checked="" type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion								
Estimated Liabilities <table style="width:100%; border: none;"><tr><td><input type="checkbox"/> \$0 to \$50,000</td><td><input type="checkbox"/> \$50,001 to \$100,000</td><td><input type="checkbox"/> \$100,001 to \$500,000</td><td><input type="checkbox"/> \$500,001 to \$1 million</td><td><input checked="" type="checkbox"/> \$1,000,001 to \$10 million</td><td><input type="checkbox"/> \$10,000,001 to \$50 million</td><td><input type="checkbox"/> \$50,000,001 to \$100 million</td><td><input type="checkbox"/> \$100,000,001 to \$500 million</td><td><input type="checkbox"/> \$500,000,001 to \$1 billion</td><td><input type="checkbox"/> More than \$1 billion</td></tr></table>						<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion		
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Voluntary Petition

(This page must be completed and filed in every case)

Document**Page 2 of 75**

Name of Debtor(s):

Frank S. Keener & Karen A. Keener

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)Location
Where Filed: NONE

Case Number:

Date Filed:

Location
Where Filed: N.A.

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: NONE

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).

X _____
Signature of Attorney for Debtor(s) Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

☐ Landlord has a judgment for possession of debtor's residence. (If box checked, complete the following.)_____
(Name of landlord that obtained judgment)_____
(Address of landlord)☐ Debtor claims that under applicable non bankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1) (1/08)

Document

Page 3 of 75

Page 3

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Frank S. Keener & Karen A. Keener

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Frank S. Keener

Signature of Debtor

X /s/ Karen A. Keener

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.



Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

(Date)

Signature of Attorney***X** /s/ John H. Redfield

Signature of Attorney for Debtor(s)

JOHN H. REDFIELD 2298090

Printed Name of Attorney for Debtor(s)

John H. Redfield & Associates, P.C.

Firm Name

102 S. Wynstone Park Dr. Ste 201

Address

North Barrington, IL 60010**847-382-1220**

Telephone Number

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B1 D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

In re Frank S. Keener & Karen A. Keener
Debtor(s)

Case No. _____
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.



1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*



2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Frank S. Keener
FRANK S. KEENER

Date: _____

B1 D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

In re Frank S. Keener & Karen A. Keener
Debtor(s)

Case No. _____
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.



1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*



2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Joint Debtor: /s/ Karen A. Keener
KAREN A. KEENER

Date: _____

B6 Cover (Form 6 Cover) (12/07)

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

In re Frank S. Keener & Karen A. Keener Case No. _____
Debtor (If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence 39657 Beck Road Lake Villa, IL 60046	Joint Tenants	J	360,000.00	493,769.95
Total ➤			360,000.00	

(Report also on Summary of Schedules.)

In re Frank S. Keener & Karen A. Keener Case No. _____
Debtor (If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase checking account ALECU	J J	250.00 300.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods	J	2,000.00
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing Apparel	J	400.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		Firearm (2) pistol	H	250.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)		Police Pension	H	110,000.00
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		403(b)	H	30,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Kenner & Kenner Inc. Merrill Lynch Account	J W	0.00 2,500.00

In re Frank S. Keener & Karen A. Keener Case No. _____
Debtor (If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2001 Honda Civic (140,000 miles) 1999 Pontiac Montana (230,000 miles) 1983 Honda Magna 750 Motorcycle 1997 Jayco Pop Up Trailer ATV	J J H J J	150.00 600.00 300.00 250.00 0.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			

In re Frank S. Keener & Karen A. Keener Case No. _____
Debtor (If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Above Ground Swimming Pool	J	2,000.00
0 continuation sheets attached Total				\$ 149,000.00

(Include amounts from any continuation
sheets attached. Report total also on
Summary of Schedules.)

In re Frank S. Keener & Karen A. Keener

Case No. _____

Debtor

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ 11 U.S.C. § 522(b)(2)☐ Check if debtor claims a homestead exemption that exceeds
\$136,875.☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Residence	(Husb)735 I.L.C.S 5§12-901 (Wife)735 I.L.C.S 5§12-901	0.00 0.00	360,000.00
1999 Pontiac Montana (230,000 miles)	(Wife)735 I.L.C.S 5§12-1001(c)	600.00	600.00
1983 Honda Magna 750 Motorcycle	(Husb)735 I.L.C.S 5§12-1001(c)	300.00	300.00
1997 Jayco Pop Up Trailer	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	125.00 125.00	250.00
Chase checking account	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	125.00 125.00	250.00
Firearm (2) pistol	(Husb)735 I.L.C.S 5§12-1001(d)	250.00	250.00
Kenner & Kenner Inc.	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	0.00 0.00	0.00
Above Ground Swimming Pool	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	0.00 0.00	2,000.00
Household Goods	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	1,000.00 1,000.00	2,000.00
Wearing Apparel	(Husb)735 I.L.C.S 5§12-1001(a) (Wife)735 I.L.C.S 5§12-1001(a)	200.00 200.00	400.00
Police Pension	(Husb)735 I.L.C.S 5§12-1006	110,000.00	110,000.00
403(b)	(Husb)735 I.L.C.S 5§12-1006	30,000.00	30,000.00
ALECU	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	150.00 150.00	300.00

In re Frank S. Keener & Karen A. Keener

Case No. _____

Debtor

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Page)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
ATV	(Husb)735 I.L.C.S 5§12-1001(b)	0.00	0.00
	(Wife)735 I.L.C.S 5§12-1001(b)	0.00	
Merrill Lynch Account	(Wife)735 I.L.C.S 5§12-1001(b)	2,500.00	2,500.00
	Total exemptions claimed:	146,850.00	

B6D (Official Form 6D) (12/07)

In re Frank S. Keener & Karen A. Keener,
Debtor

Case No. _____
(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. Accion 1618 W. 18th St., Ste 200 Chicago, IL 60608	X	H	Lien: PMSI in vehicle < 910 days Security: 1983 Honda Magna 750 Motorcycle; 2001 Honda Civic; 1999 Pontiac Montana; ATV; 1997 Jayco Pop Up Trailer			13,000.00	11,700.00
		VALUE \$	1,300.00				
ACCOUNT NO. 4072446037269775 American General Finan 600 N Royal Ave Evansville, IN 47715		J	Lien: PMSI Security: Above Ground Pool			Notice Only	Notice Only
		VALUE \$	2,000.00				
ACCOUNT NO. 4072446037269775 American General Financial Svcs P.O. Box 3212 Evansville, IN 47731-3212		J	Lien: PMSI Security: Above Ground Pool			9,686.00	7,686.00
		VALUE \$	2,000.00				
Subtotal (Total of this page)						\$ 22,686.00	\$ 19,386.00
Total (Use only on last page)						\$	\$

1 continuation sheets attached

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07) – Cont.

In re Frank S. Keener & Karen A. Keener,

Case No. _____

Debtor

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 122172673 Bank of America P.O. Box 15019 Wilmington, DE 19886-5019	J	Lien: 1st Mortgage Security: Residence VALUE \$ 360,000.00				423,333.33	63,333.33
ACCOUNT NO. 4.14512E11 Chase Mortgage P.O. Box 260180 Baton Rouge, LA 70826	J	Lien: 2nd Mortgage Security: Residence VALUE \$ 360,000.00				70,436.62	70,436.62 This amount based upon existence of Superior Liens
ACCOUNT NO. Consumers Coop Credit Union 1210 S Lake St P.O. Box 503 Mindelein, IL 60060	J	Security: ATV VALUE \$ 0.00				2,135.00	2,135.00
ACCOUNT NO. VALUE \$							
ACCOUNT NO. VALUE \$							

Sheet no. 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal (s) (Total(s) of this page)	\$ 495,904.95	\$ 135,904.95
Total(s) (Use only on last page)	\$ 518,590.95	\$ 155,290.95

(Report also on
Summary of Schedules)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

B6E (Official Form 6E) (12/07)

In re Frank S. Keener & Karen A. Keener
Debtor

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

B6E (Official Form 6E) (12/07) - Cont.

In re Frank S. Keener & Karen A. Keener,
Debtor

Case No. _____
(if known)

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

B6E (Official Form 6E) (12/07) - Cont.

In re Frank S. Keener & Karen A. Keener,
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet) Sec. 507(a)(8)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above..)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 9077549888 Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn Street Chicago, IL 60604	X W	Consideration: 941 taxes 1st, 2nd, 3rd & 4th quarters 2009				16,000.00	0.00	16,000.00
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
Subtotal (Totals of this page)						\$ 16,000.00	\$	\$
Total (Use only on last page of the completed Schedule E.) Report also on the Summary of Schedules)						\$ 16,000.00		
Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						\$	\$ 0.00	\$ 16,000.00

Sheet no. 1 of 1 continuation sheets attached to Schedule of
Creditors Holding Priority Claims

B6F (Official Form 6F) (12/07)

In re Frank S. Keener & Karen A. Keener,

Case No. _____

Debtor

(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 043EC508025 ABC/Amega 1100 Main St Buffalo, NY 14209	X	Consideration: Business				1,536.00
ACCOUNT NO. 058EC003184 ABC/Amega 1100 Main St Buffalo, NY 14209	X	Consideration: Business account				Notice Only
ACCOUNT NO. ABC/Amega c/o McMahan & Sigunick, Ltd 412 S Wells St Chicago, IL 60607	X	Consideration: Business Account				Notice Only
ACCOUNT NO. KEENER0000 Advanced Health 10646 165th Street Orland Park, IL 60467	J	Consideration: Medical services				222.70
19 continuation sheets attached						Subtotal ➤ \$ 1,758.70
						Total ➤ \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank S. Keener & Karen A. Keener,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Advanced Health c/o First Federal 1550 Old Henderson Rd Ste 100 Columbus, OH 43220	J	Consideration: Medical services				Notice Only
ACCOUNT NO. Advertiser Network Inc. 236 Route 173 Antioch, IL 60002	X J	Consideration: Business Account				35.00
ACCOUNT NO. 3499907126039453 American Express* c/o Becket and Lee PO Box 3001 Malvern, PA, 19355	X J	Consideration: Business credit card				Notice Only
ACCOUNT NO. 4072446037269775 American General Finance* PO Box 3121 Evansville, IN, 47731	J					Notice Only
ACCOUNT NO. 67329-0000059437 American Marketing P.O. Box 801 Dekalb, IL 60115	X J	Consideration: Business				644.03
Subtotal						\$ 679.03
Total						\$

Sheet no. 1 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank S. Keener & Karen A. Keener,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3499907126039453 Amex P.o. Box 981537 El Paso, TX 79998	X J	Consideration: Business credit card 1. Collection 2. Account Closed By Grantor				13,756.00
ACCOUNT NO. KEENER0001 Asm/Center for Sleep Med 10640 165th St Orland Park, IL 60467	J	Consideration: Medical services				359.20
ACCOUNT NO. Benetrends 1180 Welsh Road, Ste 280 North Walec, PA 19454	X J	Consideration: Business				2,200.00
ACCOUNT NO. 4749442 Biehl & Biehl, Inc. N/W news 325 E Fullerton Ave Carol Stream, IL 60188	X J	Consideration: Business Publication				279.55
ACCOUNT NO. Business Financial Services 3111 N. University Dr., Ste 800 Coral Springs, FL 33065	X J	Consideration: Business Loan				2,424.00

Sheet no. 2 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal	\$ 19,018.75
Total	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank S. Keener & Karen A. Keener,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4862362511633714 Cap One Po Box 85015 Richmond, VA 23285	J	Consideration: Credit card debt				3,011.99
ACCOUNT NO. 2315963001 Certified Services Inc 1733 Washington St Ste 2 Waukegan, IL 60085	H	1. Collection				90.00
ACCOUNT NO. 1051937 Certified Services Inc Condell Acute Care 1733 Washington St Ste 2 Waukegan, IL 60085	J	Consideration: Medical services				74.00
ACCOUNT NO. 435787733009 Chase 800 Brooksedge Blv Westerville, OH 43081	J	Consideration: Credit card debt				972.00
ACCOUNT NO. 4246315148901810 Chase c/o Zwicker & Associates 80 Minuteman Road Andover, MA 01810-1008	X J	Consideration: Business Credit card debt				10,014.00

Sheet no. 3 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal	\$	14,161.99
Total	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank S. Keener & Karen A. Keener,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4266841140968064 Chase c/o Zwicker & Associates 80 Minuteman road Andover, MA 01810-1008	W	Consideration: Credit card debt				4,294.00
ACCOUNT NO. xxxx9476 Chase Business Checking PFG of Minnesota 7825 Washington Ave S, Ste 310 Minneapolis, MN 55439	X	Consideration: overdraft - business				1,614.62
ACCOUNT NO. Chicago ADI Cooperative Assocn, Inc. c/o Huntington Learning Center 400 Lathrop Avenue River Forest, IL 60305	X	Consideration: Business account				16,110.71
ACCOUNT NO. Chris Smith 2701 River Woods Road Riverwoods, IL 60015	J					1,500.00
ACCOUNT NO. 582019101 CIT Small Business Lending P.O. Box 1529 Livingston, NJ 07039	X J	Consideration: Business Personal Guaranty				211,835.35

Sheet no. 4 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal	\$	235,354.68
Total	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank S. Keener & Karen A. Keener,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. CIT Small Business Lending P.O. Box 1529 Livingston, NJ 07039	X J	Consideration: Business Personal Guaranty				20,000.00
ACCOUNT NO. 3255874 Citibank Stu 701 East 60th Stre Sioux Falls, SD 57104	H	1. Collection 2. Account Closed By Grantor				1.00
ACCOUNT NO. Citibank Usa P.O. Box 6275 Sioux Falls, SD 57117	H	Consideration: Credit card debt				6,891.10
ACCOUNT NO. Citifinancial c/o Regional Adjustment P.O. Box 34119 Memphis, TN 38184	J					Notice Only
ACCOUNT NO. 607439554613 Citifinancial Retail S P.O. Box 140069 Irving, TX 75014	J	Consideration: Credit card debt				785.00

Sheet no. 5 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal	\$ 27,677.10
Total	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank S. Keener & Karen A. Keener,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2601950052432 CitiFinancial Student Loan ISAC 1755 Lake Cook Road Deerfield, IL 60015	J	Consideration: Student Loan				7,645.63
ACCOUNT NO. 154258 Clipper Magazine c/o Brenan & Clark Ltd 721 Madison Ste 200 Villa Park, IL 60181	X	Consideration: Business Publication				366.50
ACCOUNT NO. 424631514890 Collection* Attn: Bankruptcy Department PO Box 10587 Greenville, SC, 29603	H					Notice Only
ACCOUNT NO. 426684114096 Collection* Attn: Bankruptcy Department PO Box 10587 Greenville, SC, 29603	H					Notice Only
ACCOUNT NO. 2315963001 Condell Medical Center c/o Certified Services PO Box 177 Waukegan, IL, 60079	J	Consideration: Medical services 1. Collection				90.00

Sheet no. 6 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 8,102.13

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank S. Keener & Karen A. Keener,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2746258671 Consolidated Pathology Cons 75 Remittance Dr, Dept. 1895 Chicago, IL 60675	J	Consideration: Medical services				13.50
ACCOUNT NO. 1905942001 Consumers Coop Cred Un 2750 Washington St Waukegan, IL 60085	J	1. Current Account				2,011.00
ACCOUNT NO. 190594-2 Consumers Coop Credit Union 1210 S Lake St P.O. Box 503 Mindelein, IL 60060	J					Notice Only
ACCOUNT NO. Customer Deposits Lake Villa, IL 60046	X J	Consideration: Business Landlord has records				7,000.00
ACCOUNT NO. Deano & Voss 850 Tower Drive #100 Lake Villa, IL 60046	X J	Consideration: Business Guaranty of lease Landlord	X	X	X	16,000.00

Sheet no. 7 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal ► \$ 25,024.50

Total ► \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank S. Keener & Karen A. Keener,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Consideration: Business Account				
Deka Investments 850 Tower Drive, #100 Lake Villa, IL 60046	X		X	X	X	7,633.54
ACCOUNT NO.		Consideration: Business Yellow Page Ad				
Dex 8519 Innovation Way Chicago, IL 60682	X J					Unknown
ACCOUNT NO.						
Grays Lake Hockey Lake Villa, IL 60046	J					1,500.00
ACCOUNT NO.		Consideration: Business account				
Grayslake Chamber of Commerce 10 S. Seymour, P.O. Box 167 Grayslake, IL 60030	X					128.00
ACCOUNT NO.		Consideration: Credit card debt				
Great Indoors P.O. Box 6282 Sioux Falls, SD 57117	J					6,503.78

Sheet no. 8 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 15,765.32

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank S. Keener & Karen A. Keener,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Home Depot Processing Center Des Moines, IA 50364-0500	J	Consideration: Credit card debt				4,380.56
ACCOUNT NO. Home Pages c/o American Marketing P.O. Box 982 DeKalb, IL 60115	X J	Consideration: Business Expense				1,473.00
ACCOUNT NO. 59437 Home Pages c/o McCarthy & Burgess MBW Building, 26000 Cannon Rd Cleveland, OH 44146	X	Consideration: business publication				318.76
ACCOUNT NO. 702127124715 Hsbc Best Buy* Attn: Bankruptcy PO Box 6985 Bridge Water, NJ, 08807	H					Notice Only
ACCOUNT NO. 702127124715 Hsbc Best Buy* Attn: Bankruptcy PO Box 6985 Bridge Water, NJ, 08807	H					Notice Only

Sheet no. 9 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 6,172.32

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank S. Keener & Karen A. Keener,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 702127124715 Hsbc/bsbuy 1405 Foulk Road Wilmington, DE 19808		J	Consideration: Credit card debt				2,796.00
ACCOUNT NO. 09120014 Huntington Learning Center c/o Parker F. McMahan, Jr Esq. 412 S Wells St., 6th Floor Chicago, IL 60607		X	Consideration: Business Account				217,814.82
ACCOUNT NO. Huntington Learning Centers, Inc. 496 Kinderkamack Road Oradell, NJ 07649		X J	Consideration: Business Loan				16,110.71
ACCOUNT NO. Huntington Learning Centers, Inc. 496 Kinderkamack Road Oradell, NJ 07649		X J	Consideration: Business Advertising COOP				22,000.00
ACCOUNT NO. Huntington Learning Centers, Inc. c/o Andrew P. Loewinger, Esquire 401 9th St. N.W., Suite 900 Washington, DC 20004		X J	Consideration: Business loan				Notice Only

Sheet no. 10 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 258,721.53

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank S. Keener & Karen A. Keener,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 25558200 ISAC P.O. Box 235 Deerfield, IL 60015	W	Consideration: Student Loan				9,116.87
ACCOUNT NO. 156-525255 JL Russell & Associates 13700 State Rd., Ste 4 N. Royalton, OH 44133	X	Consideration: Business Publication				716.20
ACCOUNT NO. JS Paulich c/o Caine & Weiner 1699 E Woodfield Rd., Ste 360 Schaumburg, IL 60173	X J	Consideration: Business account				716.20
ACCOUNT NO. 414517060 Kohl's Payment Center P.O. Box 3043 Milwaukee, WI 53201	W	Consideration: Credit card debt				1,008.98
ACCOUNT NO. 65593865 Lake Forest Hospital 660 N Westmoreland Rd Lake Forest, IL 60045	J	Consideration: Medical services				44.29

Sheet no. 11 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal	\$	11,602.54
Total	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank S. Keener & Karen A. Keener,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 64469646 Lake Forest Hospital 660 N. Westmoreland Rd Lake Forest, IL 60045	J	Consideration: Medical services				126.65
ACCOUNT NO. 66767054 Lake Forest Hospital 660 N. Westmoreland Rd Lake Forest, IL 60045	J	Consideration: Medical services				308.80
ACCOUNT NO. 5163260 Lake Forest Hospital 75 Remittance Dr., #1951 Chicago, IL 60675	J	Consideration: Medical services				15.00
ACCOUNT NO. 12332971 Lake Forest Hospital 75 Remittance Dr., Ste. 6802 Chicago, IL 60675	J	Consideration: Medical services				6.00
ACCOUNT NO. 65512865 Lake Forest Hospital 75 Remittance Dr., Ste. 6802 Chicago, IL 60675	J	Consideration: Medical services				202.31

Sheet no. 12 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 658.76

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank S. Keener & Karen A. Keener,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 15409731 Lake Forest Hospital 75 Remittance Dr., Ste. 6802 Chicago, IL 60675	J	Consideration: Medical services				26.60
ACCOUNT NO. 20879-01 Lindenhurst Health & Fitness 3098Falling Waters Blvd Lindenhurst, IL 60046	J					194.00
ACCOUNT NO. Lindenhurst/Lake Villa Chamber P.O. Box 6075 Lindenhurst, IL 60046	X W	Consideration: Busines Account				395.00
ACCOUNT NO. 1911954077725 Marshall & Ilsley Bank* Attn: Bankruptcy 770 N Water St Milwaukee, WI, 53202	H					Notice Only
ACCOUNT NO. 990000204351 Mb Financial Bank 6111 N. River Road Rosemont, IL 60018	J	1. Current Account				Notice Only

Sheet no. 13 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal	\$ 615.60
Total	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank S. Keener & Karen A. Keener,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. McCarthy, Burgess & Wolf 26000 Cannon Rd Cleveland, OH 44146	X J	Consideration: Business account				318.76
ACCOUNT NO. Midwest Miles P.O. Box 13337 Phildalphia, PA 19101	J	Consideration: Credit card debt				109.00
ACCOUNT NO. 359583 MRS Associates 1930 Olney Avenue Cherry Hill, NJ 08003	J					Notice Only
ACCOUNT NO. 26032105467792 National Act Madison Radiologists Pob 44207 Madison, WI 53744	J	Consideration: Medical services 1. Collection				82.00
ACCOUNT NO. KE7426 North Shore Rheumatology 900 N. Westmoreland Rd #218 Lake Forest, IL 60045	J	Consideration: Medical services				15.00

Sheet no. 14 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal	\$	524.76
Total	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank S. Keener & Karen A. Keener,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM					
ACCOUNT NO. 10012065	X J	Consideration: Business Publication				Notice Only					
North West News Group P.O. Box 250 Crystal Lake, IL 60039											
ACCOUNT NO.	X	Consideration: Business				Unknown					
Northern Leasing 132 W 31st, 14th floor New York, NY 10001											
ACCOUNT NO. F43150345	J					4,840.88					
Northland Group Inc. P.O. Box 390905 Minneapolis, MN 55439											
ACCOUNT NO. 91 2519167	X J	Consideration: Business Account				334.18					
Pearson Education P.O. Box 409496 Atlanta, GA30384											
ACCOUNT NO. 626	J	Consideration: Tuition				685.00					
Prince of Peace 135 S. Milwaukee Avenue Lake Villa, IL 60046											
Subtotal						\$ 5,860.06					
Total						\$					

Sheet no. 15 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank S. Keener & Karen A. Keener,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1390899217 Publishers Clearing House\ P.O. Box 26311 Lehigh Vly, PA 18002	X J	Consideration: Business Publication				14.97
ACCOUNT NO. RH Donnelly c/o LiquiDebt 29W 170 Butterfield Rd, Ste 102 Warrenville, IL 60555	X J	Consideration: Business Account				2,454.15
ACCOUNT NO. 125277 Roma, Murphy, Horowitz 2815 Camino Del Rio S, Ste 111 San Diego, CA 92108	J					141.26
ACCOUNT NO. GRY09 Royal Publishing 7620 N. Harker Dr. Peoria, IL 61615	X J	Consideration: Business Publication				861.20
ACCOUNT NO. Shaw Suburban Media Lake Villa, IL 60046	X J	Consideration: Business Publication				279.55

Sheet no. 16 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal	\$	3,751.13
Total	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank S. Keener & Karen A. Keener,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Consideration: Business Account				
Simon Dubow Breyer 6201 W Howard St, Ste 214 Niles, IL 60714	X					3,268.95
ACCOUNT NO.		Consideration: Business Account				
Staples P.O. Box 9018 Coppell, TX 75019	X			X		3,000.00
ACCOUNT NO.		Consideration: Business Account				
State Bank of the Lake Trackers Inc. P.O. Box 1227 Bettendorf, IA 52722	X J					967.80
ACCOUNT NO. 603532015441		1. Account Closed By Grantor				
Thd/cbsd Ces Gray Ops Center Sioux Falls, SD 57117	H					4,681.00
ACCOUNT NO. ADJ2423						
Tom Tom 1133 Main Street Antioch, IL 60002	J					205.00

Sheet no. 17 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 12,122.75

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank S. Keener & Karen A. Keener,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 21129253 United Collect Bur Inc Lake County Acute Care 5620 Southwyck Blv Toledo, OH 43614	J	Consideration: Medical services 1. Collection				77.00
ACCOUNT NO. Unpaid Employees Lake Villa, IL 60046	X	Consideration: Business Landlord has records				2,000.00
ACCOUNT NO. Village of Lake Villa 65 Cedar Avenue Lake Villa, IL 60046	X J	Consideration: Business Account				53.50
ACCOUNT NO. 5856371028658333 Wfnnb/dress Barn Po Box 182273 Columbus, OH 43218	W	Consideration: Credit card debt 1. Current Account				167.00
ACCOUNT NO. Yellow Book c/o Rausch Milliken P.O. Box 8390 Metairie, LA 70011	X J	Consideration: business publication				2,000.00

Sheet no. 18 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal	\$	4,297.50
Total	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank S. Keener & Karen A. Keener,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	X	Consideration: Business Account				1,000.00
Yellow Book P.O. Box 586 Newark, NJ 07171						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 19 of 19 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 1,000.00

Total > \$ 652,869.15

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Frank S. Keener & Karen A. Keener Case No. _____
Debtor (if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re Frank S. Keener & Karen A. Keener

Case No. _____

Debtor

(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Keener & Keener Inc. 39657 Beck Road Lake Villa, IL 60046	Huntington Learning Centers, Inc. 496 Kinderkamack Road Oradell, NJ 07649
Keener & Keener Inc. 39657 Beck Road Lake Villa, IL 60046	CIT Small Business Lending P.O. Box 277280 Atlanta, GA 30384-7280
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	Huntington Learning Centers, Inc. c/o Andrew P. Loewinger, Esquire 401 9th St. N.W., Suite 900 Washington, DC 20004
Keener & Keener Inc. 39657 Beck Road Lake Villa, IL 60046	Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn Street Chicago, IL 60604
Keener & Keener Inc. 39657 Beck Road Lake Villa, IL 60046	Deano & Voss 850 Tower Drive #100 Lake Villa, IL 60046
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	Yellow Book P.O. Box 586 Newark, NJ 07171
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	Benetrends 1180 Welsh Road, Ste 280 North Walec, PA 19454
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	Business Financial Services 3111 N. University Dr., Ste 800 Coral Springs, FL 33065

In re Frank S. Keener & Karen A. Keener

Debtor

Case No.

(if known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	Lindenhurst/Lake Villa Chamber P.O. Box 6075 Lindenhurst, IL 60046
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	State Bank of the Lake Trackers Inc. P.O. Box 1227 Bettendorf, IA 52722
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	Clipper Magazine c/o Brenan & Clark Ltd 721 Madison Ste 200 Villa Park, IL 60181
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	Home Pages c/o American Marketing P.O. Box 982 DeKalb, IL 60115
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	Yellow Book c/o Rausch Milliken P.O. Box 8390 Metairie, LA 70011
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	JL Russell & Associates 13700 State Rd., Ste 4 N. Royalton, OH 44133
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	JS Paulich c/o Caine & Weiner 1699 E Woodfield Rd., Ste 360 Schaumburg, IL 60173
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	Staples P.O. Box 9018 Coppell, TX 75019
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	Pearson Education P.O. Box 409496 Atlanta, GA30384

In re Frank S. Keener & Karen A. Keener

Case No.

Debtor

(if known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	Simon Dubow Breyer 6201 W Howard St, Ste 214 Niles, IL 60714
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	Northern Leasing 132 W 31st, 14th floor New York, NY 10001
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	Royal Publishing 7620 N. Hawken Dr. Peoria, IL 61615
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	Roma, Murphy, Horowitz 2815 Camino Del Rio S, Ste 111 San Diego, CA 92108
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	Chase c/o Zwicker & Associates 80 Minuteman Road Andover, MA 01810-1008
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	ABC/Amega 1100 Main St Buffalo, NY 14209
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	Advertiser Network Inc. 236 Route 173 Antioch, IL 60002
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	American Marketing P.O. Box 801 Dekalb, IL 60115
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	Brennan & Clark 721 Madison Suite 200 Villa Park, IL 60181
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	RH Donnelly c/o LiquiDebt 29W 170 Butterfield Rd, Ste 102 Warrenville, IL 60555

In re Frank S. Keener & Karen A. Keener

Debtor

Case No. _____

(if known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	McCarthy, Burgess & Wolf 26000 Cannon Rd Cleveland, OH 44146
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	Pearson Education P.O. Box 409496 Atlanta, GA30384
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	Shaw Suburban Media
Keener & Keener, Inc. 39657 Beck Road Lake Villa, IL 60046	Village of Lake Villa 65 Cedar Avenue Lake Villa, IL 60046
Keener & Keener Inc. 39657 Beck Road Lake Villa, IL 60046	Chicago ADI Cooperative Assocn, Inc. c/o Huntington Learning Center 400 Lathrop Avenue River Forest, IL 60305

B6I (Official Form 6I) (12/07)

In re Frank S. Keener & Karen A. KeenerCase _____
(if known)

Debtor

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): son, daughter, daughter	AGE(S): 19 years, 14 years, 9 years
Employment:	DEBTOR	SPOUSE
Occupation	Police Officer	
Name of Employer	Village of Skokie	Hospira
How long employed	1 month	
Address of Employer	Skokie, IL 60076	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ 6,198.33	\$ 7,104.39
2. Estimated monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 6,198.33	\$ 7,104.39
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 475.21	\$ 2,028.23
b. Insurance	\$ 558.50	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify: (D)Involuntary Pension)	\$ 614.25	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,647.96	\$ 2,028.23
6.. TOTAL NET MONTHLY TAKE HOME PAY	\$ 4,550.37	\$ 5,076.16
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social security or other government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify)	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 0.00	\$ 0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on Lines 6 and 14)	\$ 4,550.37	\$ 5,076.16
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15)	\$ 9,626.53	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None

In re Frank S. Keener & Karen A. Keener

Case No. _____
(if known)

Debtor

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

- | | | |
|---|----|-----------------|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | \$ | <u>2,300.00</u> |
| a. Are real estate taxes included? Yes _____ No <u>✓</u> | | |
| b. Is property insurance included? Yes _____ No <u>✓</u> | | |
| 2. Utilities: a. Electricity and heating fuel | \$ | <u>400.00</u> |
| b. Water and sewer | \$ | <u>0.00</u> |
| c. Telephone | \$ | <u>270.00</u> |
| d. Other <u>Garbage</u> | \$ | <u>50.00</u> |
| 3. Home maintenance (repairs and upkeep) | \$ | <u>200.00</u> |
| 4. Food | \$ | <u>1,000.00</u> |
| 5. Clothing | \$ | <u>300.00</u> |
| 6. Laundry and dry cleaning | \$ | <u>50.00</u> |
| 7. Medical and dental expenses | \$ | <u>500.00</u> |
| 8. Transportation (not including car payments) | \$ | <u>600.00</u> |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ | <u>200.00</u> |
| 10. Charitable contributions | \$ | <u>120.00</u> |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | | |
| a. Homeowner's or renter's | \$ | <u>84.67</u> |
| b. Life | \$ | <u>55.00</u> |
| c. Health | \$ | <u>0.00</u> |
| d. Auto | \$ | <u>250.00</u> |
| e. Other <u>Trust Fund Taxes</u> | \$ | <u>250.00</u> |
| 12. Taxes (not deducted from wages or included in home mortgage payments) | | |
| (Specify) <u>Property</u> | \$ | <u>917.00</u> |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) | | |
| a. Auto | \$ | <u>400.00</u> |
| b. Other <u>2nd Mortgage (\$321) and pool</u> | \$ | <u>521.00</u> |
| c. Other <u>Accion (\$444) and ATV</u> | \$ | <u>560.00</u> |
| 14. Alimony, maintenance, and support paid to others | \$ | <u>0.00</u> |
| 15. Payments for support of additional dependents not living at your home | \$ | <u>0.00</u> |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ | <u>0.00</u> |
| 17. Other <u>children, school expenses & student loan</u> | \$ | <u>500.00</u> |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data) | \$ | <u>9,527.67</u> |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: | | |
| <u>None</u> | | |

20. STATEMENT OF MONTHLY NET INCOME

- | | | |
|---|----|-----------------|
| a. Average monthly income from Line 15 of Schedule I (Includes spouse income of \$5,076.16. See Schedule I) | \$ | <u>9,626.53</u> |
| b. Average monthly expenses from Line 18 above | \$ | <u>9,527.67</u> |
| c. Monthly net income (a. minus b.) (Net includes Debtor/Spouse combined Amounts) | \$ | <u>98.86</u> |

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Northern District of Illinois

In re Frank S. Keener & Karen A. Keener
Debtor

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 360,000.00		
B - Personal Property	YES	3	\$ 149,000.00		
C - Property Claimed as exempt	YES	2			
D - Creditors Holding Secured Claims	YES	2		\$ 518,590.95	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 16,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	20		\$ 652,869.15	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	4			
I - Current Income of Individual Debtor(s)	YES	1			\$ 9,626.53
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 9,527.67
TOTAL		38	\$ 509,000.00	\$ 1,187,460.10	

United States Bankruptcy Court
Northern District of IllinoisIn re Frank S. Keener & Karen A. Keener
Debtor

Case No. _____

Chapter 7**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.



Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ N.A.
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ N.A.
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ N.A.
Student Loan Obligations (from Schedule F)	\$ N.A.
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ N.A.
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ N.A.
TOTAL	\$ N.A.

State the Following:

Average Income (from Schedule I, Line 16)	\$ N.A.
Average Expenses (from Schedule J, Line 18)	\$ N.A.
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ N.A.

State the Following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ N.A.
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ N.A.	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ N.A.
4. Total from Schedule F		\$ N.A.
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ N.A.

Frank S. Keener & Karen A. Keener

In re _____ Case No. _____
Debtor (If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 40 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date _____ Signature: /s/ Frank S. Keener
Debtor:

Date _____ Signature: /s/ Karen A. Keener
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, _____ Social Security No. _____
of Bankruptcy Petition Preparer (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address _____
X _____ Date _____
Signature of Bankruptcy Petition Preparer

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date _____ Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

In Re Frank S. Keener & Karen A. Keener

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☒

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

2. Income other than from employment or operation of business

None



State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None



Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS

AMOUNT
PAID

AMOUNT STILL
OWING

None



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR
AND RELATIONSHIP TO DEBTOR

DATES OF
PAYMENTS

AMOUNT
PAID

AMOUNT STILL
OWING

None



c. *All debtors:* List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR
AND RELATIONSHIP TO DEBTOR

DATES OF
PAYMENTS

AMOUNT PAID

AMOUNT STILL
OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR
AGENCY AND LOCATION

STATUS OR
DISPOSITION

None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF
PERSON FOR WHOSE BENEFIT
PROPERTY WAS SEIZED

DATE OF
SEIZURE

DESCRIPTION AND
VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS OF
CREDITOR OR SELLER

DATE OF REPOSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION AND
VALUE OF PROPERTY

Deano & Voss
850 Tower Drive #100
Lake Villa, IL 60046

Illegal seizure by landlord November
200□1□

Corporate and Personal

6. Assignments and Receiverships

None



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS
OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF
ASSIGNMENT
OR SETTLEMENT

None



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS
OF CUSTODIAN

NAME AND LOCATION
OF COURT CASE TITLE
& NUMBER

DATE OF
ORDER

DESCRIPTION AND
VALUE OF PROPERTY

7. Gifts

None



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS OF
PERSON OR ORGANIZATION

RELATIONSHIP
TO DEBTOR, IF ANY

DATE OF
GIFT

DESCRIPTION AND
VALUE OF GIFT

8. Losses

None



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION
AND VALUE
OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS
WAS COVERED IN WHOLE OR IN PART BY
INSURANCE, GIVE PARTICULARS

DATE OF
LOSS

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
John H. Redfield John H. Redfield & Associates, P.C. 102 S. Wynstone Park Dr, Ste 201 North Barrington, IL 60010	November 2009	\$2,000.00

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
---	------	--

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None ☒

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
-------------------------------	---------------------------	---

11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--	------------------------------------

12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
--	---	-------------------------	---------------------------------------

13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

15. Prior address of debtor

None



If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME
AND ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF
NOTICE

ENVIRONMENTAL
LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	-------------------	----------------------

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
--	---------------	-----------------------

18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Keener & Keener Inc.	20-4864507	39657 Beck Road Lake Villa, IL 60046	Education and Tutoring	December 15, 2006 through November 15, 2009

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME	ADDRESS
------	---------

[Questions 19 - 25 are not applicable to this case]

* * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date _____ Signature of Debtor /s/ Frank S. Keener
FRANK S. KEENER

Date _____ Signature of Joint Debtor /s/ Karen A. Keener
KAREN A. KEENER

0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110(c).)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X
Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

Frank S. Keener & Karen A. Keener

In re _____, Case No. _____
Debtor Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (*Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.*)

Property No. 1	
Creditor's Name: Bank of America P.O. Box 15019 Wilmington, DE 19886-5019	Describe Property Securing Debt: Residence
<p>Property will be (<i>check one</i>):</p> <p><input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (<i>check at least one</i>):</p> <p><input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>retain, keep current</u> (for example, avoid lien using 11 U.S.C. §522(f)).</p> <p>Property is (<i>check one</i>):</p> <p><input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt</p>	

Property No. 2 (<i>if necessary</i>)	
Creditor's Name: Chase Mortgage P.O. Box 260180 Baton Rouge, LA 70826	Describe Property Securing Debt: Residence
<p>Property will be (<i>check one</i>):</p> <p><input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (<i>check at least one</i>):</p> <p><input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>retain, keep current</u> (for example, avoid lien using 11 U.S.C. §522(f)).</p> <p>Property is (<i>check one</i>):</p> <p><input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt</p>	

PART B - Personal property subject to unexpired leases. *(All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)*

Property No. 1 NO Leased Property		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

Property No. 2 <i>(if necessary)</i>		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

Property No. 3 <i>(if necessary)</i>		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

3 continuation sheets attached *(if any)*

I declare under penalty of perjury that the above indicates my intention as to any property of my Estate securing debt and/or personal property subject to an unexpired lease.

Date: _____

/s/ Frank S. Keener
Signature of Debtor

/s/ Karen A. Keener
Signature of Joint Debtor

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION
(Continuation Sheet)

PART A - Continuation

Property No: 3	
Creditor's Name: Accion 1618 W 18th St., Ste 200 Chicago, IL 60608	Describe Property Securing Debt: 2001 Honda Civic (140,000 miles)
<p>Property will be (check one):</p> <p><input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one):</p> <p><input checked="" type="checkbox"/> Redeem the property</p> <p><input type="checkbox"/> Reaffirm the debt</p> <p><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C.§522(f)).</p> <p>Property is (check one):</p> <p><input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt</p>	

Property No: 4	
Creditor's Name: Accion 1618 W. 18th St., Ste. 200 Chicago, IL 60608	Describe Property Securing Debt: 1999 Pontiac Montana (230,000 miles)
<p>Property will be (check one):</p> <p><input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one):</p> <p><input checked="" type="checkbox"/> Redeem the property</p> <p><input type="checkbox"/> Reaffirm the debt</p> <p><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C.§522(f)).</p> <p>Property is (check one):</p> <p><input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt</p>	

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION
(Continuation Sheet)

PART A - Continuation

Property No: 5	
Creditor's Name: Accion 1618 W. 18th St., Ste 200 Chicago, IL 60608	Describe Property Securing Debt: 1983 Honda Magna 750 Motorcycle
<p>Property will be (check one):</p> <p><input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one):</p> <p><input checked="" type="checkbox"/> Redeem the property</p> <p><input type="checkbox"/> Reaffirm the debt</p> <p><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).</p> <p>Property is (check one):</p> <p><input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt</p>	

Property No: 6	
Creditor's Name: Accion 1618 W. 18th Street, Ste 200 Chicago, IL 60608	Describe Property Securing Debt: 1997 Jayco Pop Up Trailer
<p>Property will be (check one):</p> <p><input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one):</p> <p><input checked="" type="checkbox"/> Redeem the property</p> <p><input type="checkbox"/> Reaffirm the debt</p> <p><input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).</p> <p>Property is (check one):</p> <p><input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt</p>	

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION
(Continuation Sheet)

PART A - Continuation

Property No: 7	
Creditor's Name: American General Financial Svcs P.O. Box 3212 Evansville, IN 47731-3212	Describe Property Securing Debt: Above Ground Swimming Pool
<p>Property will be (check one):</p> <p><input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one):</p> <p><input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. §522(f)).</p> <p>Property is (check one): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt</p>	

Property No: 8	
Creditor's Name: Consumers Coop Credit Union 1210 S Lake St P.O. Box 503 Mindelein, IL 60060	Describe Property Securing Debt: ATV
<p>Property will be (check one):</p> <p><input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one):</p> <p><input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. §522(f)).</p> <p>Property is (check one): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt</p>	

ABC/Amega
1100 Main St
Buffalo, NY 14209

ABC/Amega
1100 Main St
Buffalo, NY 14209

ABC/Amega
c/o McMahan & Sigunick, Ltd
412 S Wells St
Chicago, IL 60607

Accion
1618 W. 18th St., Ste 200
Chicago, IL 60608

Advanced Health
10646 165th Street
Orland Park, IL 60467

Advanced Health
c/o First Federal
1550 Old Henderson Rd Ste 100
Columbus, OH 43220

Advertiser Network Inc.
236 Route 173
Antioch, IL 60002

American Express*
c/o Becket and Lee
PO Box 3001
Malvern, PA, 19355

American General Finan
600 N Royal Ave
Evansville, IN 47715

American General Finance*
PO Box 3121
Evansville, IN, 47731

American General Financial Svcs
P.O. Box 3212
Evansville, IN 47731-3212

American Marketing
P.O. Box 801
Dekalb, IL 60115

Amex
P.o. Box 981537
El Paso, TX 79998

Asm/Center for Sleep Med
10640 165th St
Orland Park, IL 60467

Bank of America
P.O. Box 15019
Wilmington, DE 19886-5019

Benetrends
1180 Welsh Road, Ste 280
North Walec, PA 19454

Biehl & Biehl, Inc.
N/W news
325 E Fullerton Ave
Carol Stream, IL 60188

Business Financial Services
3111 N. University Dr., Ste 800
Coral Springs, FL 33065

Cap One
Po Box 85015
Richmond, VA 23285

Certified Services Inc
1733 Washington St Ste 2
Waukegan, IL 60085

Certified Services Inc
Condell Acute Care
1733 Washington St Ste 2
Waukegan, IL 60085

Chase
800 Brooksedge Blv
Westerville, OH 43081

Chase
c/o Zwicker & Associates
80 Minuteman Road
Andover, MA 01810-1008

Chase
c/o Zwicker & Associates
80 Minuteman road
Andover, MA 01810-1008

Chase Business Checking
PFG of Minnesota
7825 Washington Ave S, Ste 310
Minneapolis, MN 55439

Chase Mortgage
P.O. Box 260180
Baton Rouge, LA 70826

Chicago ADI Cooperative Assocn, Inc.
c/o Huntington Learning Center
400 Lathrop Avenue
River Forest, IL 60305

Chris Smith
2701 River Woods Road
Riverwoods, IL 60015

CIT Small Business Lending
P.O. Box 1529
Livingston, NJ 07039

CIT Small Business Lending
P.O. Box 1529
Livingston, NJ 07039

Citibank Stu
701 East 60th Stre
Sioux Falls, SD 57104

Citibank Usa
P.O. Box 6275
Sioux Falls, SD 57117

Citifinancial
c/o Regional Adjustment
P.O. Box 34119
Memphis, TN 38184

Citifinancial Retail S
P.O. Box 140069
Irving, TX 75014

CitiFinancial Student Loan
ISAC
1755 Lake Cook Road
Deerfield, IL 60015

Clipper Magazine
c/o Brenan & Clark Ltd
721 Madison Ste 200
Villa Park, IL 60181

Collection*
Attn: Bankruptcy Department
PO Box 10587
Greenville, SC, 29603

Collection*
Attn: Bankrutpcy Department
PO Box 10587
Greenville, SC, 29603

Condell Medical Center
c/o Certified Services
PO Box 177
Waukegan, IL, 60079

Consolidated Pathology Cons
75 Remittance Dr, Dept. 1895
Chicago, IL 60675

Consumers Coop Cred Un
2750 Washington St
Waukegan, IL 60085

Consumers Coop Credit Union
1210 S Lake St
P.O. Box 503
Mindelein, IL 60060

Consumers Coop Credit Union
1210 S Lake St
P.O. Box 503
Mindelein, IL 60060

Customer Deposits
Lake Villa, IL 60046

Deano & Voss
850 Tower Drive #100
Lake Villa, IL 60046

Deka Investments
850 Tower Drive, #100
Lake Villa, IL 60046

Dex
8519 Innovation Way
Chicago, IL 60682

Grays Lake Hockey
Lake Villa, IL 60046

Grayslake Chamber of Commerce
10 S. Seymour, P.O. Box 167
Grayslake, IL 60030

Great Indoors
P.O. Box 6282
Sioux Falls, SD 57117

Home Depot
Processing Center
Des Moines, IA 50364-0500

Home Pages
c/o American Marketing
P.O. Box 982
DeKalb, IL 60115

Home Pages
c/o McCarthy & Burgess
MBW Building, 26000 Cannon Rd
Cleveland, OH 44146

Hsbc Best Buy*
Attn: Bankruptcy
PO Box 6985
Bridge Water, NJ, 08807

Hsbc Best Buy*
Attn: Bankruptcy
PO Box 6985
Bridge Water, NJ, 08807

Hsbc/bsbuy
1405 Foulk Road
Wilmington, DE 19808

Huntington Learning Center
c/o Parker F. McMahan, Jr Esq.
412 S Wells St., 6th Floor
Chicago, IL 60607

Huntington Learning Centers, Inc.
496 Kinderkamack Road
Oradell, NJ 07649

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Oradell, NJ 07649

Huntington Learning Centers, Inc.
c/o Andrew P. Loewinger, Esquire
401 9th St. N.W., Suite 900
Washington, DC 20004

Internal Revenue Service
Mail Stop 5010 CHI
230 S. Dearborn Street
Chicago, IL 60604

ISAC
P.O. Box 235
Deerfield, IL 60015

JL Russell & Associates
13700 State Rd., Ste 4
N. Royalton, OH 44133

JS Paulich
c/o Caine & Weiner
1699 E Woodfield Rd., Ste 360
Schaumburg, IL 60173

Keener & Keener Inc.
39657 Beck Road
Lake Villa, IL 60046

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Lake Villa, IL 60046

Keener & Keener, Inc.
39657 Beck Road
Lake Villa, IL 60046

Kohl's Payment Center
P.O. Box 3043
Milwaukee, WI 53201

Lake Forest Hospital
660 N Westmoreland Rd
Lake Forest, IL 60045

Lake Forest Hospital
660 N. Westmoreland Rd
Lake Forest, IL 60045

Lake Forest Hospital
660 N. Westmoreland Rd
Lake Forest, IL 60045

Lake Forest Hospital
75 Remittance Dr., #1951
Chicago, IL 60675

Lake Forest Hospital
75 Remittance Dr., Ste. 6802
Chicago, IL 60675

Lake Forest Hospital
75 Remittance Dr., Ste. 6802
Chicago, IL 60675

Lake Forest Hospital
75 Remittance Dr., Ste. 6802
Chicago, IL 60675

Lindenhurst Health & Fitness
3098Falling Waters Blvd
Lindenhurst, IL 60046

Lindenhurst/Lake Villa Chamber
P.O. Box 6075
Lindenhurst, IL 60046

Marshall & Ilsley Bank*
Attn: Bankruptcy
770 N Water St
Milwaukee, WI, 53202

Mb Financial Bank
6111 N. River Road
Rosemont, IL 60018

McCarthy, Burgess & Wolf
26000 Cannon Rd
Cleveland, OH 44146

Midwest Miles
P.O. Box 13337
Phildalphia, PA 19101

MRS Associates
1930 Olney Avenue
Cherry Hill, NJ 08003

National Act
Madison Radiologists
Pob 44207
Madison, WI 53744

North Shore Rheumatology
900 N. Westmoreland Rd #218
Lake Forest, IL 60045

North West News Group
P.O. Box 250
Crystal Lake, IL 60039

Northern Leasing
132 W 31st, 14th floor
New York, NY 10001

Northland Group Inc.
P.O. Box 390905
Minneapolis, MN 55439

Pearson Education
P.O. Box 409496
Atlanta, GA30384

Prince of Peace
135 S. Milwaukee Avenue
Lake Villa, IL 60046

Publishers Clearing House\
P.O. Box 26311
Lehigh Vly, PA 18002

RH Donnelly
c/o LiquiDebt
29W 170 Butterfield Rd, Ste 102
Warrenville, IL 60555

Roma, Murphy, Horowitz
2815 Camino Del Rio S, Ste 111
San Diego, CA 92108

Royal Publishing
7620 N. Harker Dr.
Peoria, IL 61615

Shaw Suburban Media
Lake Villa, IL 60046

Simon Dubow Breyer
6201 W Howard St, Ste 214
Niles, IL 60714

Staples
P.O. Box 9018
Coppell, TX 75019

State Bank of the Lake
Trackers Inc.
P.O. Box 1227
Bettendorf, IA 52722

Thd/cbsd
Ccs Gray Ops Center
Sioux Falls, SD 57117

Tom Tom
1133 Main Street
Antioch, IL 60002

United Collect Bur Inc
Lake County Acute Care
5620 Southwyck Blv
Toledo, OH 43614

Unpaid Employees
Lake Villa, IL 60046

Village of Lake Villa
65 Cedar Avenue
Lake Villa, IL 60046

Wfnnb/dress Barn
Po Box 182273
Columbus, OH 43218

Yellow Book
c/o Rausch Milliken
P.O. Box 8390
Metairie, LA 70011

Yellow Book
P.O. Box 586
Newark, NJ 07171

B203
12/94

United States Bankruptcy Court

Northern District of Illinois

In re Frank S. Keener & Karen A. Keener

Case No. _____

Chapter 7

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ 2,000.00

Prior to the filing of this statement I have received \$ 2,000.00

Balance Due \$ 0.00

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Does not include representation in adversary and contested matters.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.

Date

/s/ John H. Redfield

Signature of Attorney

John H. Redfield & Associates, P.C.

Name of law firm